

UNITED CONCORDIA

America's Premier Dental Insurer

Concordia PPO

- Members may utilize participating and/or non-participating providers
- Members can not be "balance-billed" when utilizing in-network providers
- Deductibles and maximums apply
- Claim submission is required for services provided by non-participating (out-of-network) providers
- Orthodontia benefits are available for dependent children only
- If you have any questions about this plan, please contact Customer Service at 1-888-638-3384.

	<i>In-Network Plan Pays*</i>	<i>Out-of-Network Plan Pays*</i>
Class I - Diagnostic & Preventive	100%	100%
<ul style="list-style-type: none"> ◆ Exams ◆ X-Rays ◆ Cleanings ◆ Fluoride Treatments ◆ Sealants ◆ Palliative Treatment 		
Class II - Basic Services	70%	70%
<ul style="list-style-type: none"> ◆ Basic Restorative ◆ Space Maintainers ◆ Endodontics ◆ Non-Surgical Periodontics ◆ Repairs of Crowns, Inlays, Onlays, Bridges and Dentures ◆ Simple Extractions ◆ Surgical Periodontics ◆ Complex Oral Surgery ◆ General Anesthesia and/or IV Sedation 		
Class III - Major Restorative	50%	50%
<ul style="list-style-type: none"> ◆ Inlays, Onlays, Crowns ◆ Prosthetics 		
Class IV - Orthodontics - Dependent Children only	50%	50%
<ul style="list-style-type: none"> ◆ Diagnostic, Active, Retention Treatment 		

Deductibles and Maximums

- ◆ \$50/\$150 Deductible (excluding Class I - Diagnostic and Preventive services and Class IV – Orthodontic Services)
- ◆ **For the contract period of January 1, 2005 – June 30, 2005 – the Contract Maximum is \$750 per Member**
- ◆ \$2,000 Lifetime Orthodontia Maximum for dependent children. Orthodontic coverage for dependent children will cease at the end of the year in which the child turns 23.

- * Plan payments, Member Coinsurances and Deductibles are based on the Maximum Allowable Charge.
- * In-Network Participating dentists accept the Maximum Allowable Charge as payment in full.